46 ANSWERS TO FREQUENTLY ASKED QUESTIONS ABOUT RETIREMENT

DECHTMAN
Wealth Management

DECHTMAN
Wealth Management

Letter from Jordan Dechtman

Many people today are facing difficult choices in achieving their financial goals and are asking serious questions. Our goals with *Answers to the 46 Frequently Asked Questions About Retirement* is to help you see through the noise of the marketplace in order to systematically make smart decisions about your money.

Because educated investors are the most successful investors. This paper has been designed not only to support you in your efforts to preserve what you already have, but to help you make better informed and educated decisions.

In addition, because we recognize that reaching your financial goals requires more than just good investment management, we addressed a range of financial issues.

We believe in empowering people to make the best decisions for themselves or, if they wish, to astutely choose a financial advisor who can implement sound wealth management principles. And we believe in sharing our own financial knowledge with everyone who wants to make wise decisions about his or her money.

Dechtman Wealth Management is pleased to present *Answers to the 46 Frequently Asked Questions About Retirement* to our clients and prospective clients. We sincerely hope that it will provide you with a framework for an intelligent approach to making financial decisions that will help you to achieve all your most important dreams.

Sincerely,

Jordan Dechtman

Jordan Dechtman
Founder & CEO

7807 E. Peakview Ave, Suite 410 ● Centennial, CO ● 303-741-9772 ● www.DechtmanWealth.com

1 Where will my retirement income come from?

According to the Social Security Administration, many retirees receive income from four main sources:

1) Personal Savings and Investments
2) Earned Income
3) Company Pension Benefits
4) Social Security Income

2 How much will my income need to increase to keep up with inflation?

The cost of living (as measured by the Consumer Price Index) has fluctuated, but has averaged between 4% and 5% per year over the past 20 years. While recent inflation has declined to 2% to 3% annually, Financial Planners recommend that retirees compensate for inflation when preparing retirement income projections.

3 If inflation averages 5%, how much will I need in the future?

Assume you retire at age 60 and need $4,000 per month retirement income. Assuming 5% inflation, at age 65 you will need $5,105 to buy the same goods and services. At age 70, this amount will rise to $6,515. At age 75, you will need $8,315 to maintain the same purchasing power as $4,000, 15 years earlier.

4 What percentage of my final working earnings will I need in retirement income?

Retirement planning resources suggest 66% to 75% of final earnings as a "rule of thumb." However, many people have to adjust to a 1/4 to 1/3 drop in their income. We recommend that as you near retirement, you make a monthly "needs" budget based on past spending (review your check register for the last year) and combine that with a "wants" list.... items like travel, golf, entertainment, gifts, etc....so that you have a carefully considered income goal, rather than just an estimate based on your final year's salary.

5 Before I retire, is there a way for me to project my retirement income?

With today's technology, there are many financial planning computer programs that are reasonably accurate. For more detailed planning as you approach retirement, seek the advice of a professional such as a Certified Financial Planner (CFP), a Certified Public Accountant (CPA), or another advisor experienced in retirement preparation.

6 Where can I go to find answers to questions about Social Security Benefits?

We have found Social Security Administration offices in our area to be quite helpful. A call to the local Social Security office any time you have a specific question will probably be welcomed. Also, a number of books that describe Social Security benefits are available at most bookstores or the public library.

7 When should I file for my Social Security? What will I need when I file for Social Security?

Normally, you should file for Social Security three months before you plan to receive benefits. You will need:

1) Your Social Security card
2) Proof of your age
3) Tax forms from the previous year
4) Marriage certificate/divorce documents, if any
5) Death certificate, if applying for survivor benefits

Call your Social Security office for further details prior to visiting the office.

8 What is the maximum Social Security I can be paid if I retire this year at 65?

A worker retiring (in 2010) at age 65 could receive as much as $ 1,400 – $1,500 per month, depending on past contributions to the system.

Source: Social Security Administration

9 What's the best way to get an accurate estimate of my Social Security benefits?

Request a "Personal Earnings and Benefit Estimate Statement" form from the Social Security office, complete and send it in, and you will receive a record of your wage history and an estimated retirement benefits statement. You can also request a Social Security Statement through the Internet at www.ssa.gov/SSA_home.html.

10 Will Social Security keep up with the cost of living?

Although Social Security has had cost of living adjustments in the past, because of well-known changes in demographics, we do not recommend relying on Cost of Living Adjustments (COLAs) to increase benefits at the rate of inflation in the future.

11 If I decide to retire before my normal retirement age, should I file for Social Security early at the reduced rate? What is the reduction?

For individuals born in 1937 and prior, normal retirement (the age at which a recipient is entitled to 100% of his or her SSI benefits) is 65 years of age. For each month you choose to collect social security income before the "normal" retirement age, your payment is reduced by .555%. The earliest you can collect is age 62 and the benefit would be 80% of your "normal" SSI.

For individuals born after 1937 the reduced benefit is 79.17% at age 62, and the normal retirement age increases from 65 and 2 months to 67 years of age, depending on the year of birth.

The complete table of Social Security Full Retirement and Reduction by Age can be found at www.ssa.gov/retirechartred.html.

Source: Social Security Administration

12 How much income can I earn from employment without affecting Social Security payments?

This is an important consideration, because many retirees choose to work during retirement. Based on 2010 figures:

- Under age 65, a worker can earn $14,160 with a reduction of $1 in benefits for every $2 earned over the $14,160 limit.
- Social Security recipients 65-69 no longer have earnings limits.

Source: Social Security Administration

13 Will my Social Security be taxed?

For couples filing a joint tax return:

- If your "income" is less than $32,000, your benefits are not taxable.
- Between $32,000 and $44,000, 50% of your Social Security is included in taxable income.
- Above $44,000, 85% of Social Security is taxable.

For single taxpayers:

- If your "income" is less than $25,000, your benefits are not taxable.
- Between $25,000 and $34,000, 50% of Social Security is included in taxable income.
- Above $34,000, 85% of Social Security is taxable.

See your tax advisor for complete details, including the definition of "income" as it relates to the taxability of Social Security income.

Source: Social Security Administration

14 Is there a way to reduce the "Social Security Tax?"

One way is to continue to defer income not needed, through tax-deferred accounts such as IRAs or single-premium tax-deferred annuities.

15 What kind of investments do you recommend for retirees?

Investments should be coordinated with an investor's individual need for income, growth of income, safety of principal and liquidity. Only after careful planning should investments be recommended to a retiree. In general, however, many retirees have the need for three kinds of investments: Short term investments like Money Market Investments, CDs and Treasury Bills are useful in meeting needs for cash within the short term. Fixed income investments like municipal and government bonds can meet intermediate need for income, for periods beyond a year but not more than 8 to 10 years. Long-term investments like real estate and stocks can be used to potentially increase a portfolio and the income it produces in years to come.

16 What has been the long-term return of stocks?

Since 1940, the average return of the largest companies, the Standard and Poor's 500 Index, is around 13%. From 1940 to 2002, the S&P 500 has increased in value 47 years out of 63 years, and decreased in value 16 years. In other words, historically about three out of four years the market has risen. Past performance is not a guarantee of future market performance. The S&P 500 is an unmanaged group of securities considered to be representative of the stock market in general. Individuals cannot invest directly in an index.

Moreover, in the 47 "up" years, the average return was a gain of around 20%. The 16 "down" years the average loss was about 9 1/2%. Because of these historical facts, most financial planners and advisors recommend that investors with a long-term perspective consider substantial investments in stocks or stock mutual funds.

Source: Salomon Smith Barney Consulting Group

17 Why do some people I know say they never made money investing in stocks? Are stocks really good retirement investments?

Some investors maintain a short-term perspective, buying only on good news (when the share prices are high) and quickly selling on bad news (when prices are low). There are no guarantees with stock ownership. Yet many patient investors have enjoyed positive returns over 10- and 20-year holding periods. Because most retirees have at least 10 or 20 years to leave a portion of their money invested, stocks are an important investment option for a portion of their retirement investments. However, it is important to remember that it is possible to lose money invested in stocks even over the long-term.

18 In general, how would you arrange my investments to meet my need for income and growth?

Following basic planning principles:

First, we determine a cash reserve amount and set that aside for use in the next 12 months and to meet emergency expenses. Next, we arrange fixed-income investments with the objective of producing income for a period of, say, eight years. The balance could be positioned in several growth investments, each employing different approaches to investing, thereby diversifying the portfolio. Using this strategy, the goal is that income will be available each year for a number of years and that higher potential growth investments can be left untouched for eight years or longer.

It is important to note, however, that while the goal of these principles is to provide both current income and long-term growth potential, there is no guarantee these objectives will be met.

19 Aren't bank Certificates of Deposit (CDs) better than investments in stocks for retired investors?

Fixed-dollar investments with short maturities, such as CDs, do offer stability of principal and should be one component of nearly every retired investor's portfolio. The income, however, can and does fluctuate widely from year to year. According to the Federal Reserve Board, during the 10 year period ended December 2009, the highest average interest paid on 12-month CDs was 6.1% (in 2000); the lowest was 1.9% (in 2009). So while the principal may be stable, it is not really safe to rely on the interest for steady retirement income.

CDs are FDIC insured up to $100,000 per depositor, per institution. All rates are subject to change and availability.

20 I've always liked real estate as an investment. Should I own real estate?

Real estate investments may be appropriate because of their growing income and appreciation potential. But real estate properties may require hands-on management, which can grow into an unwelcome chore during retirement years.

Many investors choose to participate in real estate investments called Real Estate Investment Trust (REITs). REITS offer exposure to real estate investments for growth and income. Investments in REITs are subject to the risks related in direct investment real estate, such as real estate risk, regulatory risks, concentration risk, and diversification risk. By itself, REITs do not constitute a complete investment plan and should be considered a long-term investment for investors who can afford to weather changes in the value of their investments.

There are a number of publicly registered REIT investments that do not trade on the open market and are considered illiquid. Further, there are many private placement REITs available only to accredited investors for which no public market exists.

21 Now that I'm going to stop working, won't my taxes be lower?

Many retired workers are surprised to learn that they will still be paying income taxes, often with little or no reduction in tax payments from their working years. You need to plan carefully, and you should consider using some tax-advantaged strategies. Start by determining your taxable retirement income and your marginal tax bracket.

22 Is there a way for me to safely and legally reduce my income taxes during retirement?

Most investors should consider a number of alternatives including:

- Interest from municipal bonds is federally tax exempt, and may be exempt from local and state taxes. However, interest from municipal bonds may be subject to Alternative Minimum Tax (AMT).
- Proper planning with IRAs, Roth IRAs, and annuities can offer tax deferral of earnings and tax advantaged income. Distributions from traditional IRAs and annuities are subject to ordinary income tax in the year the distribution is made.

23 What are my options for the money that is in my 401(k) or other pension plan?

Usually there are four broad choices, each with different advantages and disadvantages:

1) Leave it invested in the company plan
2) Annuitize and receive an income for life
3) Withdraw the account balance, pay taxes and then invest the funds
4) Rollover to an IRA or other pension fund, paying no taxes and continue to defer the income tax

24 Why should I consider a rollover to an IRA?

An IRA can offer a greater number of investment options to help you pursue your retirement goals. The account can be rolled over tax free to a surviving spouse. Other beneficiaries will be required to distribute assets from the account over a specific time period and distributions will be taxed as ordinary income.

25 Should I rollover to an IRA when I can leave my pension or 401(k) balance in my plan and not pay any expenses?

While many investors do leave pension balances in a company sponsored plan, many individuals prefer an IRA for a number of reasons, such as greater investment choices, income planning, and beneficiary planning options to name a few.

First, the choices in the company plan are usually limited to a handful of investment accounts while an IRA offers an almost unlimited number of alternatives and the ability to make changes frequently and easily. Second, many retired investors find the service from a former employer or from a voice menu reached via a toll free number to be less than adequate service.

Perhaps the most important reason retired investors choose an IRA is the personal attention and advice offered by a Financial Consultant that is knowledgeable about the investment markets, financial planning, and the needs of the retiree.

26 When am I required to withdraw money from my IRA?

By the end of the first quarter of the year following the year that you become 70 1/2 years of age, you must make your first "Required Minimum Distribution" (RMD) withdrawal from your IRA.

27 How do I calculate the amount of the RMD that I must withdraw?

The Internal Revenue Service has issued proposed regulations substantially simplifying the calculation of minimum required distributions from qualified plans, IRA's and other related retirement savings vehicles. The calculation is based on the following factors:

1. The value of your IRA account at the end of the previous year.
2. Your age and a single table based on the concept of a uniform lifetime distribution period.

Consulting with a tax and/or estate planning advisor and financial planner is extremely important for many investors when determining who should be named as your beneficiary and what methods should be elected in calculating the required minimum distribution.

28 Do the required withdrawals apply to single-premium deferred annuities, too?

Usually not. Typically, you can leave money in annuity contracts to compound tax deferred until age 85.

29 What if I forget to withdraw the minimum amount at age 70 1/2, or I make a mistake on my minimum distribution and do not withdraw enough?

The penalty is 50% of the "under withdrawal" the difference between what you withdrew and what you should have taken out to meet the Required Minimum Distribution.

Your IRA custodian firm should have systems in place to assist you in determining the dates and amounts you should withdraw from your IRA.

30 I've heard that if I take my "rollover" money out of my company plan, my employer will withhold 20%? Is this true?

It is true. If your company writes you a check for your pension balance, even if you intend to deposit it to an IRA, they must withhold 20%. Therefore, if you deposit the check to an IRA, you must use funds from other sources (for instance, other savings or borrowing) to make up the withheld amount. Otherwise, you must pay income taxes on the 20% that is withheld and not rolled over into the IRA.

31 Is there a way I can avoid having 20% withheld from my rollover?

Yes. You can arrange to have the funds transferred directly from the pension into an IRA. In that case, your company writes the check to the custodian of your IRA, not to you, and there is no withholding applied to the account balance.

32 I have a $180,000 IRA rollover and I need $1,500 in monthly income from the IRA. If I make an average return of 6% on my investment portfolio, how long will my money last? What if I can increase the return to 8% or even 9%?

Earning 6% interest and withdrawing 10% from the account each year would deplete the principal in approximately 15 years. At 8% interest, the portfolio would run out in 20 years; at 9% return, in 27 years. Obviously a portfolio earning more than the rate of withdrawal will never be depleted and can actually be used to provide increasing income in retirement to offset the rising cost of living.

The above figures are for illustrative purposes only and do not represent the performance of any actual investment. Actual investment results may vary.

33 What are my biggest financial risks in retirement?

For many retired Americans the largest financial risk is the cost of health care, either in hospital, or long-term care provided in a facility or at home.

A number of insurance companies offer contracts that can reduce these risks, but the cost of the insurance coverage can be very high. Prior to retirement the risks and the cost of the insurance should be considered within the total financial planning process.

34 Should I keep my life insurance or cash it in?

The primary use of life insurance is the cash benefit it provides to offset the loss of income that an individual's family would realize in the event of death of the insured person. This is the reason many people own life insurance.

But what about in retirement? Ask yourself this question. Who loses financially as a result of your death? One very good reason to keep life insurance after your "non-working" years is to compensate for the loss of pension benefits. Perhaps you cannot rollover your pension account and must take payments for life. Many retirees choose to take the higher benefit based only on their life (rather than a reduced payment based on joint life payments) and use the extra income to pay for existing or new insurance to make up the lost payments in the event of their death before their spouse's death.

35 Isn't life insurance a bad investment?

While many argue that life insurance can be a poor investment, there are some advantages. Most insurance companies are highly regulated and carefully monitored and therefore are usually very reliable.

Often the tax advantages are overlooked. The proceeds of a life insurance policy are normally tax-exempt. While many other investments are taxed on the difference between the cost and the payoff, the death benefit from life insurance owned by an individual is usually not taxable. However, "cashing in" a policy can lead to a taxable event.

A Financial Consultant that is knowledgeable about life insurance should be consulted before terminating your life insurance.

36 What about estate planning?

You should review your wills, trusts, and related documents regularly with your attorney. You may discover that you need to update your estate plan because of changes in your family and/or changes in laws that affect estate planning. Titling of your accounts is also a very important consideration.

It is sensible to spend a modest sum on good legal advice for this purpose. If you do not have an attorney, get a referral from a friend or advisor that you trust. If your attorney does not specialize in estate planning work, he or she may be able to refer you to one who does.

37 Are there tax wise ways to transfer wealth to my heirs?

There are several provisions in the current estate tax laws that allow individuals to pass wealth to their survivors without estate taxation.

Each individual can generally leave an unlimited amount of wealth to a surviving spouse without taxation; this is called the "marital exemption." To a non-spouse heir each individual may leave an amount that is not subject to estate taxation that depends on the year of death. This amount rises over the next several years until 2010 when it was repealed.

Additionally, anyone can gift an amount ($13,000 in 2010) to any individual and that amount is not subject to gift taxation and would normally not be considered in the taxable estate of that individual at their death. See your estate and tax advisors for more detailed information on estate planning.

38 Is there a way to gift more than $13,000 per year to my children?

One method of leveraging gifts is often used by individuals that are concerned about the amount of estate tax their heirs may have to pay.

By gifting cash each year to an irrevocable trust (or directly to heirs) that purchases life insurance on the life of the donor, gifts can be multiplied. While life insurance owned by an individual is considered part of that individual's estate, life insurance that is owned by an irrevocable trust is (subject to meeting certain requirements) not included in the deceased's estate. Therefore at the death of the donor the beneficiary/heirs receive the proceeds income tax free and estate tax free, effectively increasing the value of the annual gifts.

39 I already own life insurance; can I gift this insurance to my children or a life insurance trust?

An insurance policy can be gifted to a trust or heirs, but the donor must survive that transfer by three years or it will be included in the value of the donor's estate. New purchases of life insurance by a trust or children on the life of a parent or donor may not be subject to this three year rule.

40 I'm concerned about the change that retirement will bring to my daily routine. What can I do to prepare myself for this change?

Carefully consider what you will do with your time, who you will see, and what is important to you. Make a weekly schedule of activities and events that you intend to pursue in retirement. Talk things over with your spouse and family and get involved in retirement activities prior to actually retiring.

Consider a "dress rehearsal" by taking a two-week vacation at home and pretending you have retired. Many pre-retirees have found this to be a practical way to find out if they are ready (or not) to retire.

41 The idea of not working makes me uncertain about my (our) financial future. How can I know that the resources I have accumulated will help me meet my needs for the rest of my life?

This is the purpose of financial planning for retirement. Remarkably, many individuals work for up to forty years accumulating wealth, then spend only a minimal amount of time analyzing and projecting their income at retirement.

Because of the number of retirees today, many Financial Consultants focus on retirement planning. Additionally many software programs are available at little or no charge.

42 I hear and read about people that do their own investing at lower cost than those that use Financial Consultants. Why should I pay more to invest?

Some individuals should take the "do it yourself" approach. Others should not.
Ask yourself these questions:

1. Am I knowledgeable about the investment markets?
2. Can I do my own financial planning?
3. Do I have the extra time that I want to commit to these tasks?
4. Will I enjoy handling my own investments and planning?
5. Is the potential savings worth the potential risks of making a mistake

If you are answering "yes" to these questions, you might want to take your retirement planning into your own hands. Answers of "no" may suggest that you should use the services of a professional advisor to assist you with these important tasks.

43 Assuming I decide to work with a Financial Consultant, how can I get started? How can I find someone to help me with my retirement and investment planning?

An experienced advisor that you like, trust and already know is the first way you might consider dealing with this issue.

Next ask friends and other advisors for a recommendation based on their experience.
Also consider attending retirement planning seminars. It's likely that you will pick up at least one useful idea and in the process you might make contact with a Financial Consultant who can assist you in planning your retirement and continue to work with you for many years.

44 What does it cost to work with a Financial Consultant?

At most major investments firms, Financial Consultants are compensated by commissions and in some cases, on an annual percentage of the amount invested in other "fee-based" investment accounts.

Your total charges will vary based on your needs and the services required to meet your objectives. Be wary of advisors who avoid answering questions on this subject. Also, be sure to ask for a description of what services will be provided for the fees and charges you expect to pay.

45 Is there a way that I can simplify my investing during retirement?

Many investors, over the course of their working years develop numerous investment accounts at banks, brokerages, mutual fund companies, etc. If you can select one investment firm or advisor that meets your needs and you are comfortable working with, it is possible and actually quite easy to consolidate your investment holdings.

Many investment firms can transfer your existing investments into your account(s) at that firm, greatly simplifying your situation, your tax preparation, your future estate distribution, not to mention making things much easier for your Financial Consultant to properly advise you.

46 What are the biggest mistakes retirees make?

Unfortunately, some retirees just don't have a financial plan, which can lead to over-spending or under-spending as a result.

Ironically, many newly retired workers are too conservative. Our experience has been that some retirees should spend more money in the first few years of retirement and enjoy their health and high energy. They also have a backlog of "to-dos" that they have been wanting to experience like travel, cruise, etc. Often we find that, unless prompted to start enjoying life, some retirees settle into an attitude of "we have to save the money for later."

Will You Run Out of Money Before You Run Out of Time?

In the chart below, the figures show how many years it will take for your principal and earnings to become fully depleted if you spend more money than your portfolio is actually earning.

Years Until All Capital Is Depleted

Withdrawal Rate	Expected Rate of Return										
	5%	6%	7%	8%	9%	10 %	11 %	12 %	13 %	14 %	15 %
6%	37	*	*	*	*	*	*	*	*	*	*
7%	25	33	*	*	*	*	*	*	*	*	*
8%	20	23	30	*	*	*	*	*	*	*	*
9%	16	18	22	29	*	*	*	*	*	*	*
10%	14	15	17	20	27	*	*	*	*	*	*
11%	12	14	15	17	20	25	*	*	*	*	*
12%	11	12	13	14	16	19	24	*	*	*	*
13%	10	11	11	12	14	15	18	23	*	*	*
14%	9	10	10	11	12	13	15	17	22	*	*
15%	8	9	9	10	11	11	13	14	16	21	*
16%	8	8	8	9	10	10	11	12	14	16	20
17%	7	8	8	8	9	9	10	11	12	13	15
18%	7	7	7	8	8	8	9	10	10	11	13
19%	6	7	7	7	8	8	8	9	9	10	11
20%	6	6	6	7	7	7	8	8	9	9	10

* = Capital will never be depleted at this combination of return and withdrawal.

This chart is for illustrative purposes only. The rates of return used in this example are hypothetical and do not reflect the performance of any individual investment or group of investments. The returns do not reflect the reinvestment of dividends or other distributions. The returns also do not reflect the deduction of any taxes, investment, management, or brokerage fees, all of which will lower the stated returns. An investment's return will fluctuate over time, and may experience times of negative growth. Withdrawing more or less than the amounts shown will affect the stated returns.

The Dechtman Wealth Management Difference

In a nutshell, it's what we bring to the table.

We specialize in portfolio management.

Our firm manages portfolios and we offer a range of portfolios that are tailored to meet the investment objectives of our clients.

We are highly experienced.

Our firm is managed by a seasoned team of industry veterans. Our investment process is the result of over 30 plus years of research and experience. We have managed portfolios through a wide range of market environments.

Established and proven value.

Our investment process is a disciplined, repeatable process. Its foundation is quantitative. It's based on things that can be measured. We don't invest based on "gut feeling" or speculation about the future.

Competitive, Transparent Fee Structure.

We simply charge a fee based on assets under management, which aligns our incentives with our clients' best interests. Our fees are often lower than what our clients were previously paying and may even be tax deductible. Bottom line-we strive to keep more of your money working for you in your portfolio.

We are independent and objective.

Our advice is objective. We do not offer proprietary products. We put the interest of our clients before our own. We invest our money using the same strategies we offer our clients.

Our clients' assets are safe guarded.

All assets are held in individual accounts, in the client's name, by an independent custodian. Clients receive monthly statements from the custodian and can view their accounts online at any time.

Direct, Proactive Service.

We recognize the serious responsibility we have to our clients. We make every effort to be accurate, responsive and communicate effectively in all matters relating to client accounts. Should an issue arise, our team is always available to help.

Jordan Dechtman Wealth Advisor

A financial services professional for over two decades, Jordan Dechtman's mission is to help clients live better with more opportunities for fun and family time. Ideally, his goal is to help them achieve their dreams.

Jordan works with successful individuals to assist them in realizing their financial objectives based on a thorough assessment, individualized guidance and practical recommendations. He is committed to building long-term, trusting relationships with each of his clients in order to truly understand their goals and to provide them with prudent options tailored to their specific situation.

As a professional who is committed to client education, Jordan believes the most satisfied client is one who is fully informed. As a result, he provides an unmatched level of client communication through weekly newsletters, monthly updates on market trends and events, and financial seminars.

Jordan brings a unique set of skills and experiences to the industry. His work ethic and drive to improve both himself and those around him have been honed during his 30 plus years as a high net-worth private wealth advisor.

Jordan holds a BS in Finance from the University of Arizona. Through his memberships in both the Financial Planning Association and the Financial Services Institute, he is dedicated to championing the financial planning process. Based on assets under management, Jordan has consistently been recognized by Securities America as being among the top 10% of over 1900 registered representatives.

Jordan is a devoted husband an father. An avid golfer in his leisure time, he particularly enjoys having his family join him on the course. He also relishes family hiking and biking trips along the Front Range of Colorado.

You have many choices when selecting a wealth advisor. Jordan's desire is to educate, communicate and build a lasting relationship with each client.

This material is for educational purposes only. There is no guarantee the investments and strategies discussed in this material will be successful.

Investing involves risk, including loss of principal. An investor's shares, when redeemed, may be worth more or less than the original investment amount. Diversification does not ensure a profit nor protect against loss in a declining market. Past performance does not guarantee future results.

An investor should carefully consider the investment objectives, risks, charges and expenses of a mutual fund before investing. The fund prospectus contains this and other information about the fund. Contact your advisor or the fund company for a copy of the prospectus, which should be read carefully before investing.

An investment in a money market fund is not FDIC insured or guaranteed by any other government agency. Although the fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the fund.

Annuities are long-term investments designed for retirement purposes. Withdrawals of taxable amounts are subject to income tax and, if taken prior to age 59, a 10% federal tax penalty may apply. Early withdrawals may be subject to withdrawal charges. Optional riders are available at an additional cost. All guarantees are based on the claims paying ability of the insurer. An annuity is a tax-deferred investment. Holding an annuity in an IRA or other qualified account offers no additional tax benefit. Therefore, an annuity should be used to fund an IRA or qualified plan for annuity features other than tax deferral.

Insurance product features and availability vary by state. Restrictions and limitations may apply. Please consult a qualified financial advisor or insurance agent and carefully review the insurance contract before entering in to an agreement.

Stock and bond values fluctuate in price so that the value of an investment can go down depending on market conditions. Stock prices may fluctuate due to stock market volatility and market cycles, as well as circumstances specific to a company.

The two main risks related to bond investing are interest rate risk and credit risk. Typically, when interest rates rise, there is a corresponding decline in the market value of bonds. Credit risk refers to the possibility that the issuer of the bond will not be able to make principal and interest payments. Investments in higher-yielding, lower-rated corporate bonds are subject to greater fluctuations in value and risk of loss of income and principal.

A Final Word...

We hope you've found real value in the information we've just provided.

Now we would like to invite you to find out how Dechtman*Wealth* can help you build a secure financial future. Call Dechtman Wealth Management at 303-741-9772 and ask to speak with one of our financial advisors. We can tell you more about our unique money management services. We would be delighted to assist you.

7807 E. Peakview Ave., Suite 410
Centennial, CO 80111
303.741.9772
www.DechtmanWealth.com

Let us help you connect the dots.

Connecting the dots to form a successful retirement requires tremendous effort. It takes hard work leading up to retirement, careful planning after retirement, and diligent execution of a suitable investment strategy throughout retirement. Don't leave your retirement to chance. Let us help you connect the dots.

Let our team help you!
Call us today!
303-741-9772

DECHTMAN
Wealth Management